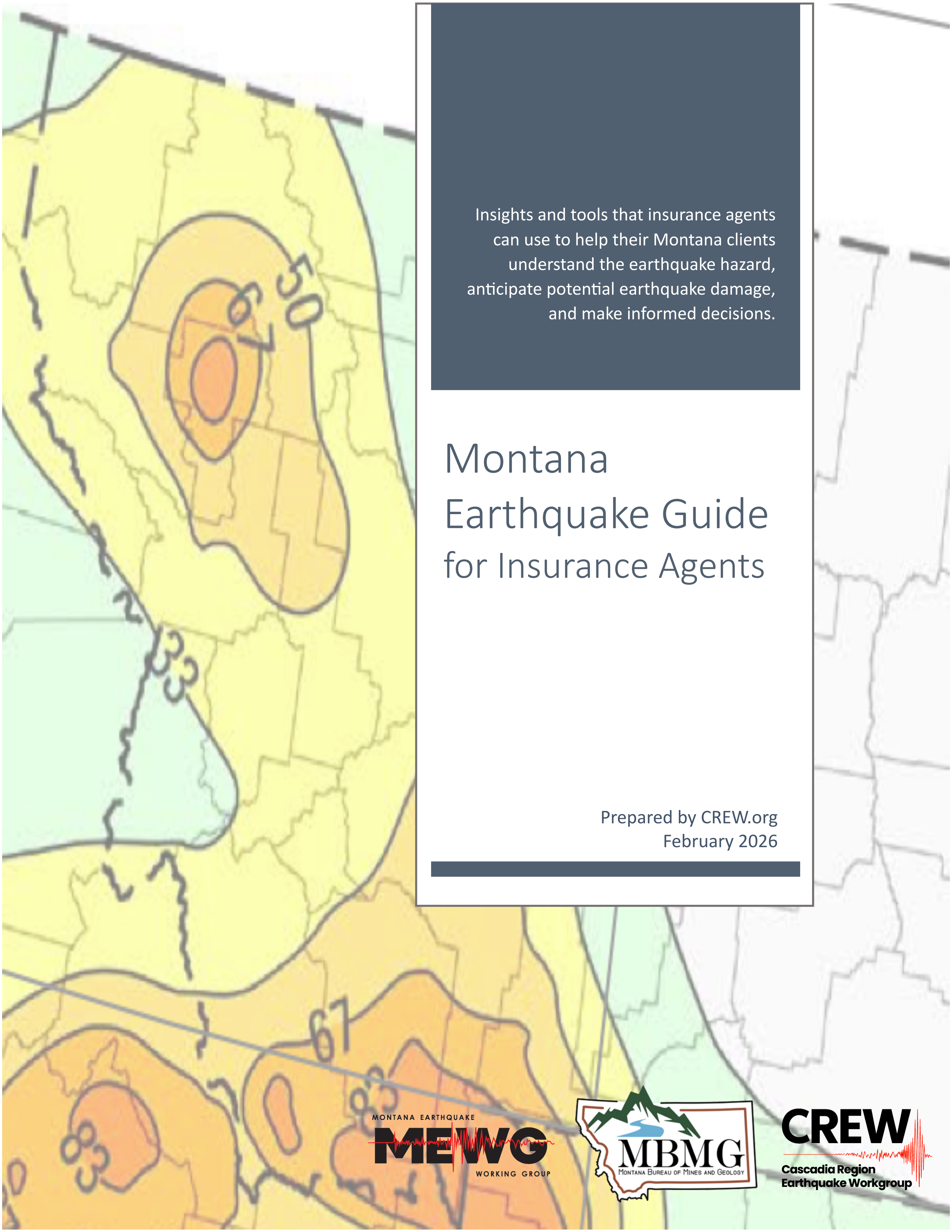

Insights and tools that insurance agents can use to help their Montana clients understand the earthquake hazard, anticipate potential earthquake damage, and make informed decisions.

Montana Earthquake Guide for Insurance Agents

Prepared by CREW.org
February 2026

Montana Earthquake MEWG Working Group

MBMG Montana Bureau of Mines and Geology

CREW Cascadia Region Earthquake Workgroup

Montana Earthquake Guide for Insurance Agents

February 2026

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Montana Earthquake Working Group

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Part I. Know Your Earthquake Hazard

1 I Montana's Earthquake Hazard

What's the Difference Between Hazard and Risk?

The term **"hazard"** refers to the presence of active earthquake faults that will cause the ground to shake when the fault moves suddenly (known as fault "slip" or "rupture"). The hazard is present whether or not people live within the area that will be affected by ground shaking.

"Risk" refers to the potential consequences of ground-shaking for people and the structures they build within an earthquake hazard area.

So, if a building or other structure was built in an earthquake hazard area, it is at risk. How high the risk is—and how serious the damage caused by an earthquake—will depend on a number of factors, most notably:

- The strength of earthquake shaking.
- The type of ground the structure was built on.
- The design of the structure.
- Any retrofitting that may have been done to improve an existing structure's ability to withstand the effects of shaking.
- The measures taken to secure furnishings and other non-structural parts of the building to prevent them from moving, falling, or breaking during an earthquake.
- Exposure to secondary hazards, such as landslides, liquefaction, and infrastructure failures.

Where Do Earthquakes Occur in Montana?

Types of Earthquakes in Montana

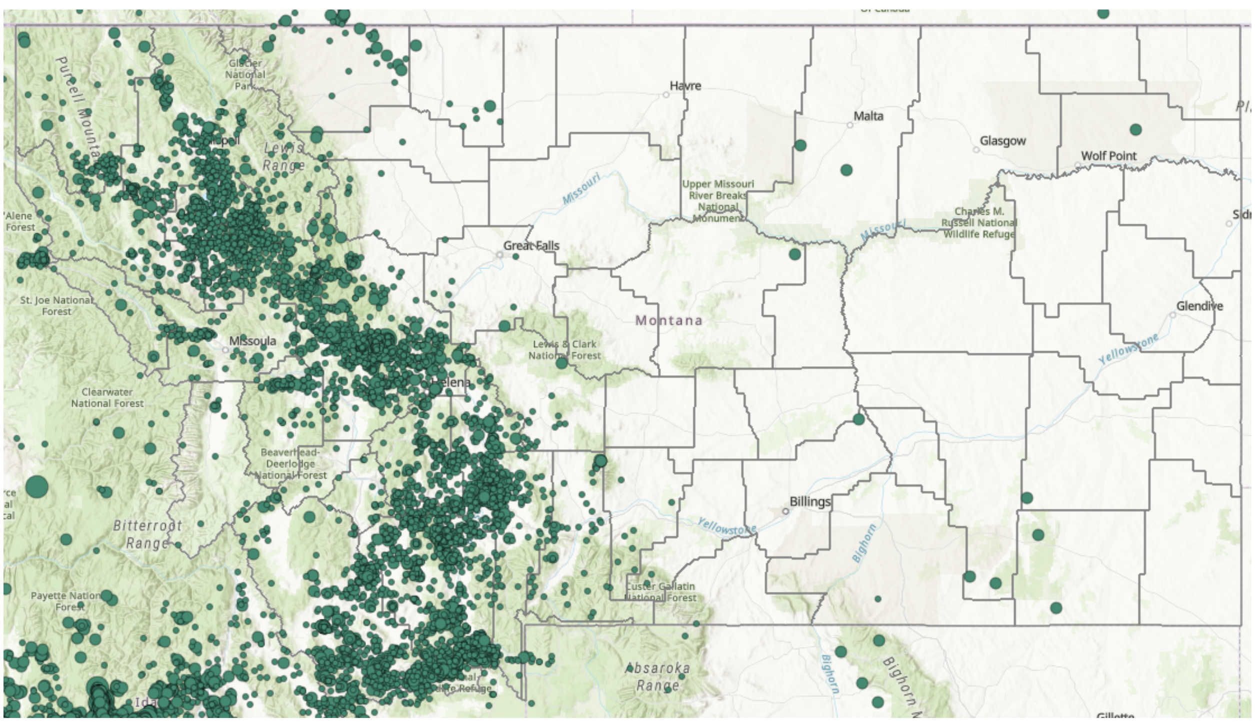
Damaging earthquakes have occurred in Montana and are likely to occur in the future:

- Most earthquakes in Montana occur on the west side of the state. Earthquakes are less common on the east side, but they have been recorded there as well.
- The Intermountain Seismic Belt (ISB) is the main seismogenic zone known to produce earthquakes in western Montana. This 932-mile-long (1500 km) belt crosses into Montana from the border with Wyoming just east of Bozeman; it then extends in an arc northwestward toward Kalispell. It includes a branch of seismicity—the Centennial Tectonic Belt—that extends westward from Yellowstone National Park through

southwest Montana and Idaho. Most of the significant earthquakes in Montana measuring magnitude 5.5 and larger were produced by the ISB seismogenic belt.

- Typically, only the largest earthquakes (such as the magnitude 7.3 Hebgen Lake earthquake in 1959) result in visible surface fault rupture in Montana. Fortunately, such large events are infrequent. Small- to moderate-sized earthquakes occur more often; they are less likely to rupture the surface (so the faults are harder to identify), but they can cause substantial damage to infrastructure, buildings, and other property.
- Most of the potentially active earthquake faults in Montana are normal faults: during an earthquake, the earth's crust on one side of the fault moves briefly downward relative to the other side. Over a very long period of time, this motion produces steep-fronted mountain ranges and deep valleys filled with sediment. *(Learn more about fault types at the U.S. Geological Survey website)*

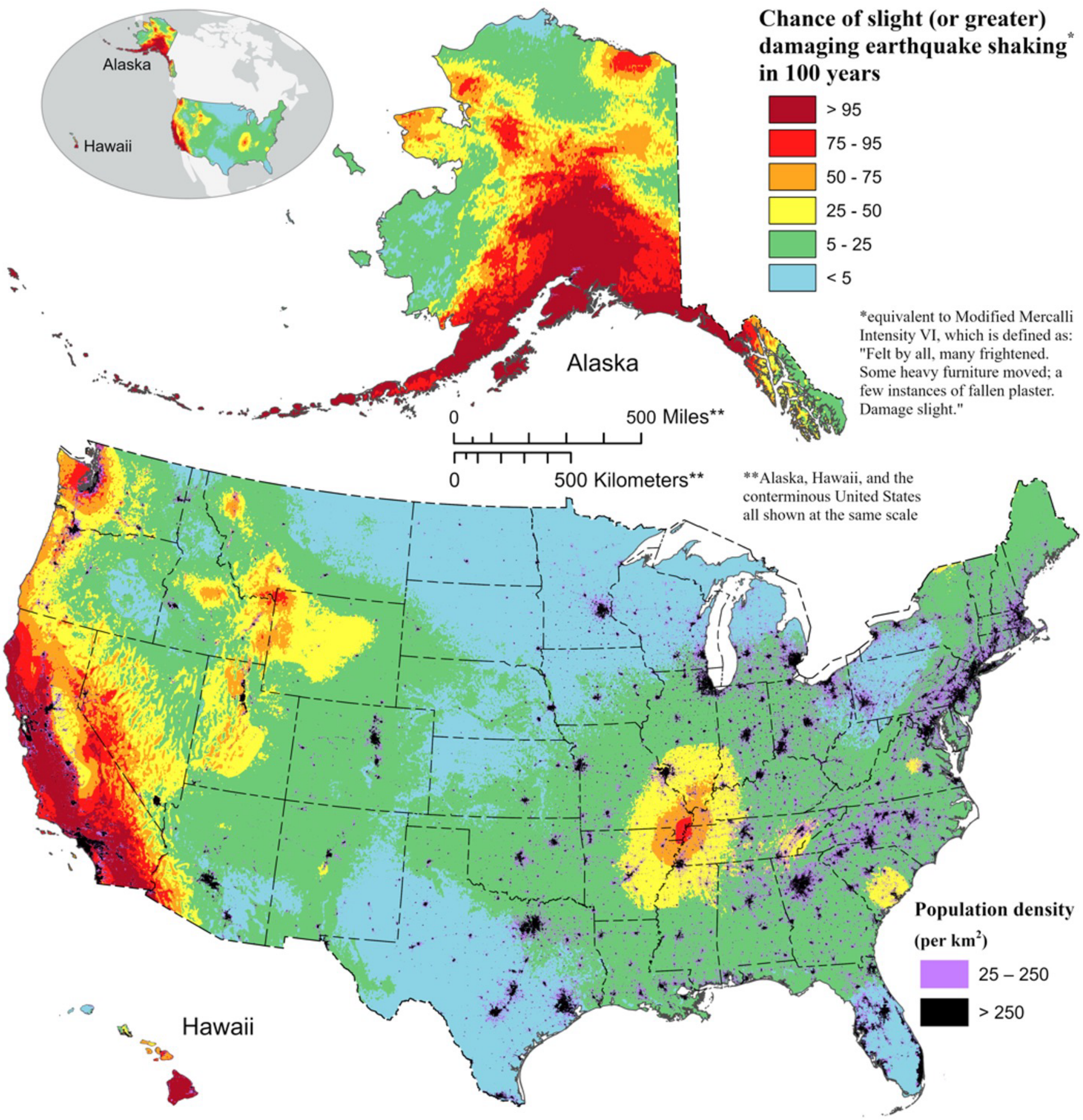
Aftershocks. The main shock of an earthquake is followed by aftershocks, which vary in size and typically continue over a period of months, decaying exponentially over time. Some aftershocks may be strong enough to cause additional damage; in certain cases, an aftershock may be more damaging than the main shock.



Where Do Earthquakes Occur in Montana? This map of Montana comes from the online GIS Data Hub maintained by the Geohazards Program at the Montana Bureau of Mines and Geology. The map-layer shown here depicts earthquakes in Montana from 2015 to 2022. The location of each earthquake is marked as a green circle; the different sizes of the circles reflect differing magnitudes.

Modeling the Earthquake Hazard in Montana

It isn't possible to predict where a fault will rupture or when an earthquake will occur, but modeling based on geologic evidence and research can help define the hazard and shed light on potential ground shaking in different regions. The map below comes from the 2023 update of the US National Seismic Hazard Model. Color-coding indicates the chance that damaging shaking (measuring VI or above on the Modified Mercalli Intensity scale) will occur over the next 100 years. The National Seismic Hazard Model is produced using the best available science and is regularly updated to incorporate new discoveries and the latest research.



> ***What Are the Odds?***
>
> Earthquakes cannot be predicted, so geologists use the best available scientific data to estimate the chances of earthquake shaking—of varying strengths and frequencies—within specified timeframes in different places across the United States. The results are then used to produce National Seismic Hazard Maps. Most probability estimates are based on the average rate of earthquakes over long periods of time in the mapped locations.

For More Information….

- MBMG Geohazards webpage | Montana Bureau of Mines and Geology
- MBMG Earthquake Studies Office webpage | Montana Bureau of Mines and Geology

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2 | Examples of Damaging Earthquakes in Montana

Hebgen Lake M7.3 Earthquake (1959)

This magnitude 7.3 earthquake resulted in 29 deaths, all of which were caused by rockslides and rockfall triggered by ground shaking. The massive Madison landslide blocked the flow of the Madison River and subsequently formed a lake, now known as Earthquake Lake.

The 1959 earthquake and accompanying landslides did considerable damage to roads and infrastructure. The shaking also damaged houses and cabins in the vicinity of Hebgen Lake: some of this damage was structural, including buildings shifted off their foundations and fallen chimneys. Non-structural damage, such as broken utility connections and cracked or shattered windows, was also reported. The shaking was felt over a wide area—approximately 600,000 square miles—and minor damage was observed across southern Montana and in neighboring states.

Learn more: *Montana's Seismic Hazards: Historic Earthquakes* story map, GIS Data Hub at MBMG | Hebgen Lake earthquake impact page, US Geological Survey

Virginia City M6.1 Earthquake (1947)

This magnitude 6.1 earthquake occurred about 40 miles south of Virginia City and 50 miles to the southwest of Bozeman. Shaking was felt over a significant area: not only in southwest

Montana, but also as far west as Ritzville, Washington. In Virgina City and Ennis, Montana, the earthquake broke windows, caused plaster to crack and fall, and damaged chimneys.

Learn more: *Montana's Seismic Hazards: Historic Earthquakes* story map, GIS Data Hub at MBMG | 1947 M6.1 earthquake event page, US Geological Survey

Helena Earthquakes Sequence (1935)

A series of earthquakes struck Montana in the vicinity of Helena during the autumn of 1935: among the largest of these was a magnitude 5.9 earthquake on October 12, a magnitude 6.3 earthquake on October 18, and a magnitude 6.0 earthquake on October 31. Although these earthquakes were not as large in magnitude as other notable Montana earthquakes, they caused a great deal more damage because they occurred so close to a significant population center: the earthquake on October 12 was centered less than 2 miles from Helena.

The earthquake sequence caused at least four deaths and numerous injuries. Damage in Helena was considerable, as each successive earthquake caused further damage to already weakened buildings. Approximately 60 percent of the buildings in Helena suffered structural damage, including homes, businesses, and public buildings. Fallen chimneys, broken windows, and damaged gables were common, as were cracked walls, foundations, and plaster. Some unreinforced masonry buildings suffered collapse. Earthquake shaking caused inventory in stores to fall from shelves; in homes, dishes fell and broke, and furniture was overturned.

Learn more: *Montana's Seismic Hazards: Historic Earthquakes* story map, GIS Data Hub at MBMG | 1935 Montana earthquakes map, US Geological Survey

Clarkston Valley M6.6 Earthquake (1925)

This magnitude 6.6 earthquake on June 27, 1925, was centered approximately 43 miles to the southeast of Helena, Montana. Typical damage to buildings within 75 miles of the epicenter of the earthquake included twisted and fallen chimneys, cracked plaster, broken windows, and cracked and partially collapsed masonry walls.

Learn more: *Montana's Seismic Hazards: Historic Earthquakes* story map, GIS Data Hub at MBMG | Clarkston Valley earthquake impact page, US Geological Survey

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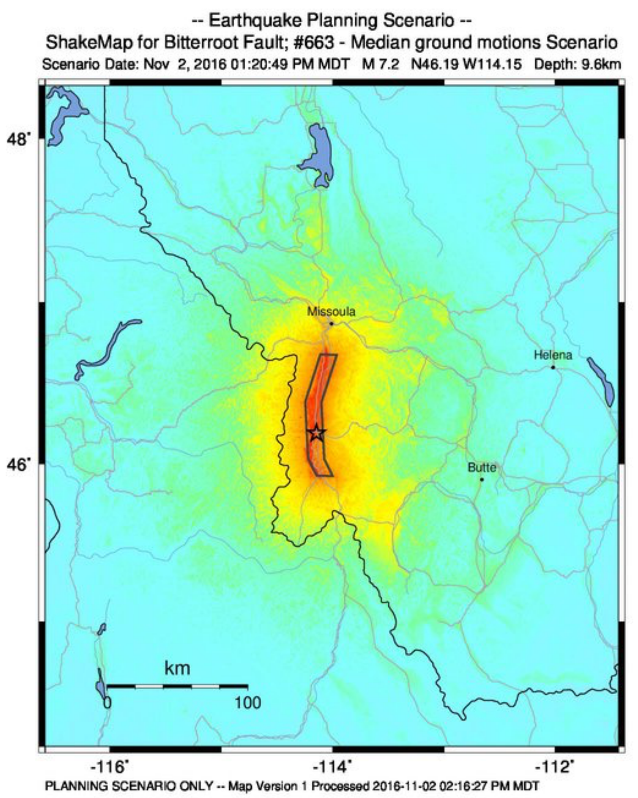
Part II. Earthquake Damage & Costs

3 | Severity of Expected Earthquakes

While it isn't possible to predict when an earthquake will happen, hazard geologists work to identify active earthquake faults, and they study evidence from past earthquakes to understand both what sizes of earthquakes could occur in the future and how likely they are to happen. Geologists also study how different soils and landscapes behave during an earthquake, which can help people anticipate the potential effects of ground shaking in a given place.



PERCEIVED SHAKING	Not felt	Weak	Light	Moderate	Strong	Very strong	Severe	Violent	Extreme
POTENTIAL DAMAGE	none	none	none	Very light	Light	Moderate	Mod./Heavy	Heavy	Very Heavy
PEAK ACC.(%g)	<0.05	0.3	2.8	6.2	12	22	40	75	>139
PEAK VEL.(cm/s)	<0.02	0.1	1.4	4.7	9.6	20	41	86	>178
INSTRUMENTAL INTENSITY	I	II-III	IV	V	VI	VII	VIII	IX	X+

Scale based upon Worden et al. (2012)

Earthquake "scenario" maps are one of the tools that geoscientists create to help people understand and plan for potential earthquakes along a given fault. This map (left) illustrates a possible scenario for a future magnitude 7.2 earthquake on the Bitterroot fault about 48 miles south of Missoula, Montana.

Magnitude vs. Intensity

"**Magnitude**" is an objective measure of the "size" (energy released) of the earthquake at the site of the fault rupture. When an earthquake occurs, its size is measured by seismographs, and the final number is calculated using a magnitude scale (such as the *moment magnitude scale*). For example, the Virginia City earthquake in 1947 had a magnitude of 6.1.

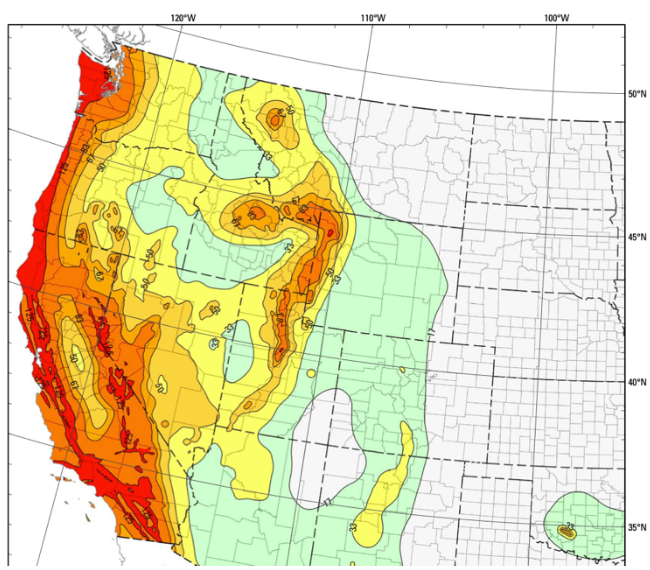
As a measure, think of magnitude as akin to the watts of a lightbulb: wattage indicates how much energy is used, not how the light that results will illuminate or cast shadows in different spaces of a room. While we may generally expect a larger magnitude earthquake to cause stronger shaking than a smaller one, magnitude is not a measure of the strength of the shaking ("**intensity**") that people will experience or the amount of damage caused—these factors vary depending on both the local geology (particularly the type of soil) and how near people and structures are to the source of the earthquake. In the US, an earthquake's intensity is measured using the Modified Mercalli Intensity (MMI) scale: the resulting measurements are subjective (based on local observations of shaking and damage), and they differ from place to place.

Intensity	Shaking	Description/Damage
I	Not felt	Not felt except by a very few under especially favorable conditions.
II	Weak	Felt only by a few persons at rest,especially on upper floors of buildings.
III	Weak	Felt quite noticeably by persons indoors, especially on upper floors of buildings. Many people do not recognize it as an earthquake. Standing motor cars may rock slightly. Vibrations similar to the passing of a truck. Duration estimated.
IV	Light	Felt indoors by many, outdoors by few during the day. At night, some awakened. Dishes, windows, doors disturbed; walls make cracking sound. Sensation like heavy truck striking building. Standing motor cars rocked noticeably.
V	Moderate	Felt by nearly everyone; many awakened. Some dishes, windows broken. Unstable objects overturned. Pendulum clocks may stop.
VI	Strong	Felt by all, many frightened. Some heavy furniture moved; a few instances of fallen plaster. Damage slight.
VII	Very strong	Damage negligible in buildings of good design and construction; slight to moderate in well-built ordinary structures; considerable damage in poorly built or badly designed structures; some chimneys broken.
VIII	Severe	Damage slight in specially designed structures; considerable damage in ordinary substantial buildings with partial collapse. Damage great in poorly built structures. Fall of chimneys, factory stacks, columns, monuments, walls. Heavy furniture overturned.
IX	Violent	Damage considerable in specially designed structures; well-designed frame structures thrown out of plumb. Damage great in substantial buildings, with partial collapse. Buildings shifted off foundations.
X	Extreme	Some well-built wooden structures destroyed; most masonry and frame structures destroyed with foundations. Rails bent.

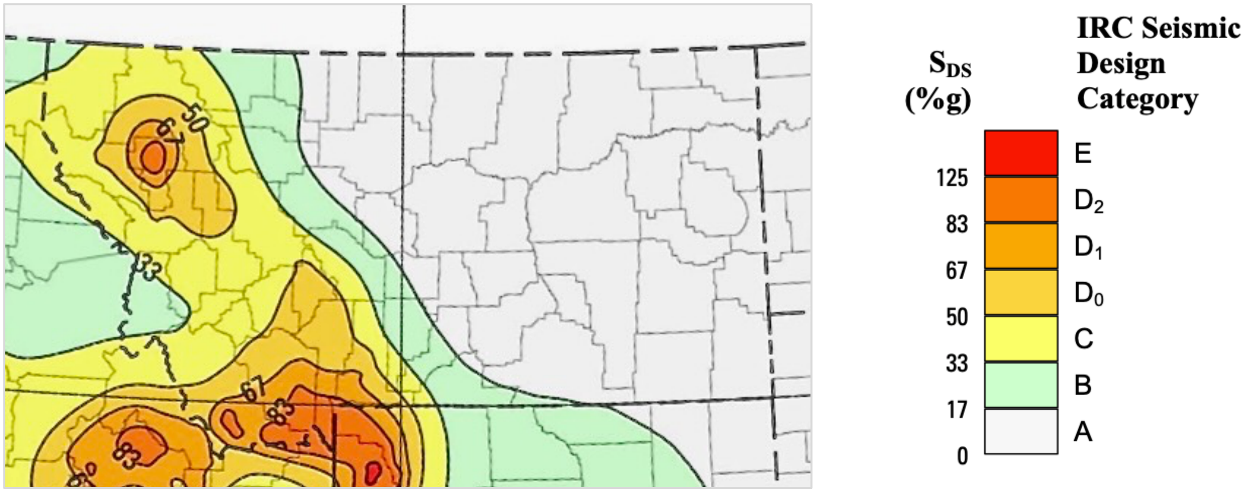
The Modified Mercalli Intensity scale, including abbreviated descriptions of the types and degrees of damage associated with each level. (Source: US Geological Survey)

How Intense Could the Shaking Be Here?

One way to get an idea of the level of possible shaking at a given location is to look up the seismic design category for that area. A **seismic design category map** is a hazard tool that shows building professionals the possible earthquake shaking across each state and territory so that they can take this into account when they design structures.



(Right) Seismic Design Category Map for International Residential Code (IRC), showing the seismic design categories for the western United States. (Source: FEMA P-2192-4)



Closeup of Montana, showing seismic design categories across each county (Source: FEMA P-2192-4).

Leaving aside the technical details that building professionals use, a homeowner or renter can use the seismic design categories—*A* (white) through *E* (red)—to get an idea of the intensity of earthquake shaking they could experience.

Find Your County

Anaconda-Deer Lodge: C
Beaverhead: B, C, D_0, D_1, D_2
Big Horn: A and B
Blaine: A
Broadwater: C and D_0
Carbon: A, B, and C
Carter: A
Cascade: A, B and C
Chouteau: A
Custer: A
Daniels: A
Dawson: A
Fallon: A
Fergus: A
Flathead: C, D_0, D_1
Gallatin: C, D_0, D_1 and D_2
Garfield: A
Glacier: B and C
Golden Valley: A
Granite: B and C
Hill: A
Jefferson: C and D_0
Judith Basin: A and B
Lake: D_0, D_1 and D_2
Lewis & Clark: B, C and D_0
Liberty: A
Lincoln: B and C
Madison: C, D_0, D_1 and D_2
McCone: A
Meagher: B, C and D_0
Mineral: B and C
Missoula: B, C, D_0, and D_1
Musselshell: A
Park: B, C, D_0, D_1 and D_2
Petroleum: A
Phillips: A
Pondera: A, B and C
Powder River: A
Powell: C and D_0
Prairie: A
Ravalli: B and C
Richland: A
Roosevelt: A
Rosebud: A
Sanders: C, D_0, D_1
Sheridan: A
Silver Bow: C and D_0
Stillwater: A, B, and C
Sweet Grass: A, B, C, D_0
Teton: A, B and C
Toole: A and B
Treasure: A
Valley: A
Wheatland: A and B
Wibaux: A
Yellowstone: A

Refer to the table below to see what each letter/color signifies in terms of earthquake shaking and damage.

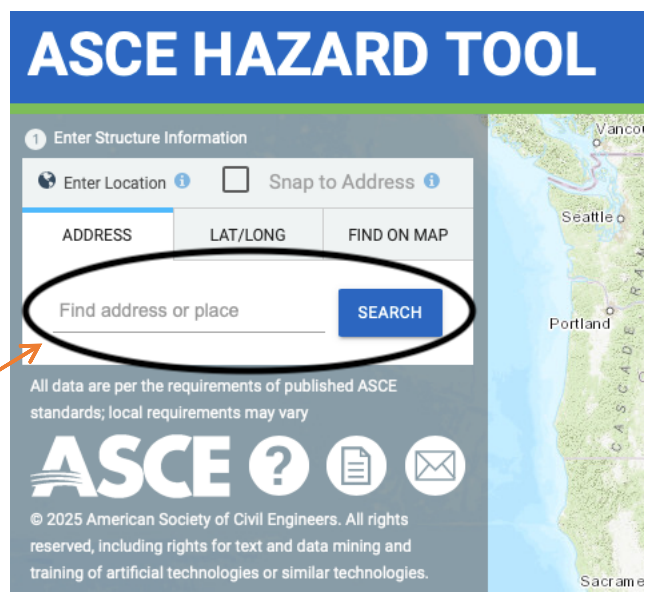
Seismic Design Category / Map Color	Earthquake Hazard	Potential Effects of Shaking	MMI*
A white	Very small probability of experiencing damaging earthquake effects.		
B green	Could experience shaking of moderate intensity.	**Moderate shaking**—Felt by all, many frightened. Some heavy furniture moved; a few instances of fallen plaster. Damage slight.	**VI**
C yellow	Could experience strong shaking.	**Strong shaking**—Damage negligible in buildings of good design and construction; slight to moderate in well-built ordinary structures; considerable damage in poorly built structures.	**VII**
D **D_0** / gold **D_1** / light orange **D_2** / dark orange	Could experience very strong shaking (the darker the color, the stronger the shaking).	**Very strong shaking**—Damage slight in specially designed structures; considerable damage in ordinary substantial buildings with partial collapse. Damage great in poorly built structures.	**VIII**
E red	Near major active faults capable of producing the most intense shaking.	**Strongest shaking**—Damage considerable in specially designed structures; frame structures thrown out of plumb. Damage great in substantial buildings, with partial collapse. Buildings shifted off foundations. Shaking intense enough to completely destroy buildings.	**IX**

*MMI = Modified Mercalli Intensity Scale. *Note: The alignment of the MMI scale with seismic design categories in this table is approximate and is for visualization purposes only; it does not signify a technical correlation.*

Find the Seismic Design Category for a Specific Address

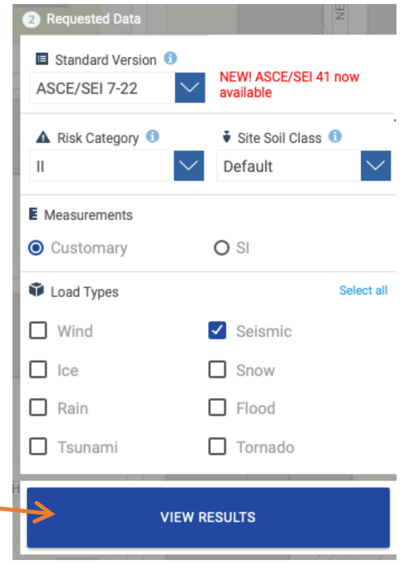
Less than half of Montana counties are uniformly one color, so to learn which seismic design category applies at a particular address, go to the ***ASCE Hazard Tool*** online and follow these steps:

Step 1: Type the address into the *Address* prompt and then click the **SEARCH** button.



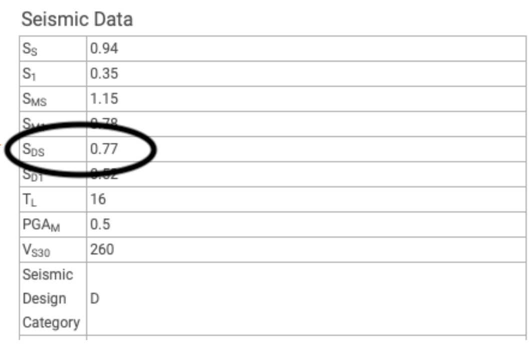
Step 2: Under ***Requested Data*** select the following settings:

- **Standard Version:** ASCE/SEI 7-22
- **Risk Category:** II *(for home or ordinary business/office buildings)*
- **Site Soil Class:** Default
- **Measurements:** Customary
- **Load Types:** Seismic



Step 3: Click the **View Results** button.

Step 4: Click the **Summary** button; then find the S_{DS} value in the summary chart.


Seismic Data

S_S	0.94
S_1	0.35
S_{MS}	1.15
S_{M1}	0.78
S_{DS}	0.77
S_{D1}	0.52
T_L	16
PGA_M	0.5
V_{S30}	260
Seismic Design Category	D

Step 5: Use the table below to find the seismic design category that corresponds with the S_{DS} value for the address that you entered.

CALCULATED S_{DS}	Seismic Design Category
S_{DS} is less than or equal to 0.17g	**A**
S_{DS} is greater than 0.17g but less than or equal to 0.33g	**B**
S_{DS} is greater than 0.33g but less than or equal to 0.50g	**C**
S_{DS} is greater than 0.50g but less than or equal to 0.67g	**D_0**
S_{DS} is greater than 0.67g but less than or equal to 0.83g	**D_1**
S_{DS} is greater than 0.83g but less than or equal to 1.25g	**D_2**
S_{DS} is greater than 1.25g	**E**

Table reproduced from content at codes.iccsafe.org

For More Information….

- Read about magnitude vs. intensity at the US Geological Survey (USGS) website.
- Find Montana earthquake scenarios on the US Geological Survey (USGS) website: *earthquake scenarios webpage* | *interactive scenarios map*.

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4 | Anticipating Earthquake Damage

Common Forms of Earthquake Damage

- **Broken Personal Property & Inventory.** Shaking can knock items off shelves and out of cupboards and cabinets; items that fall may break or may damage whatever they fall against. Appliances, bookcases, and other unanchored furniture may move or overturn.
- **Damage to Fixtures & Non-Structural Elements of a Building.** An earthquake can break windows and non-flexible utility connections. Light fixtures may fall. Shaking may shift, disconnect, or otherwise damage a building's unsecured mechanical, plumbing, and electrical components (such as a hot water heater, air conditioner, or furnace). Some damage, such as broken gas lines, can cause a fire.
- **Building Shifted Off Its Foundation.** A wood-frame house, for example, may not be bolted to its foundation if it was built prior to the date when seismic building codes were enforced. Unless the house has been retrofitted, an earthquake could move it off its foundation. Even a small shift can cause a lot of damage and be very expensive to fix.
- **Collapse of Unreinforced Masonry.** Older masonry buildings and even wood-frame homes with brick chimneys may be vulnerable to severe damage during an earthquake:
    - **Chimneys.** Damage to unreinforced masonry chimneys is a common—and dangerous and costly—type of damage. Chimneys may crack and shift position, or they may break off entirely: a chimney could fall away from the building and onto whatever is next to it; or it could fall onto or through the roof.

I Own a House in Earthquake Country

This free brochure can be shared with insurance clients to help them imagine potential earthquake damage and expenses.

The brochure is available in both digital (PDF) and printable (trifold flier) formats in the Featured Outreach Products section of educate.insureagainstearthquakes.org

- **Parapets & Walls.** Unreinforced masonry buildings are older structures that predate seismic building codes. They may be built of brick, adobe, concrete, or stone. Earthquake shaking can cause parapets to fall to the ground and walls to crack or even separate from the structure and collapse.

Tips to Share with Insurance Clients. Buildings constructed before seismic building codes were adopted and enforced may be more vulnerable to earthquake damage unless they have been retrofitted.

- The state Property Assessment Division's field office may have a record of a building's date of construction. Ask the local building department what seismic codes were enforced when it was built.
- Consult a structural engineer or qualified contractor to learn how specifically the building could be damaged in an earthquake and what type of retrofitting they'd recommend.

Site Conditions that Can Make Damage Worse

Earthquakes can trigger other hazards that may cause greater damage. For example:

- Structures built on soft soils may experience a greater intensity of shaking than those on firmer types of ground. Soft soils typically include artificial fill and loose sediments such as soils found in river valleys and around estuaries.
- Certain types of soil can behave like a liquid when shaken by an earthquake. (This phenomenon is called "liquefaction.")
- Unanchored buildings on steeply sloping ground may be more vulnerable to damage than those on level ground.
- Some buildings may be constructed on or below existing landslides that an earthquake can set in motion.

Montana's Seismic Hazards Story Map provides maps of known liquefaction susceptibility; MBMG also publishes information on known landslides in the state.

For More Information….

- About retrofitting to reduce or prevent earthquake damage:
  - "From General to Particular: What an Earthquake Could Do to Your House" podcast | Ready to Recover podcast series (crew.org)
  - Home mitigation guide: Earthquake Safety at Home (FEMA P-530), pages 25–49

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5 | Talking About Earthquake Insurance

Points to Emphasize

Insurance agents are in a position to help people understand both the earthquake hazard and earthquake insurance. When talking with insurance clients and shoppers, here are a few points to emphasize:

- ***Standard homeowners, renters, condo, and business insurance policies don't cover earthquake damage.*** Many people think that their standard property insurance policy includes earthquake coverage.[1] Explain that:
    - No base property insurance policy covers all types of perils.
    - Damage caused by an earthquake isn't covered unless the policyholder chooses to buy earthquake insurance, either as an endorsement or as a separate policy.
    - Without earthquake insurance, all repairs and any additional living expenses resulting from earthquake damage must be paid for out of pocket.
- ***Earthquake insurance covers physical damage and loss caused by ground shaking.***
    - Explain that earthquake coverage also typically covers additional living expenses, including costs such as rent for temporary housing if the policyholder must live elsewhere while repairs are made. Note, however, that not all policies include this coverage.
    - Consider recommending that the insured's earthquake coverage limit be at least as much as their standard property policy limit.
    - Explain that some insurers may offer premium discounts for properties that meet seismic building codes.
- ***Earthquake insurance typically doesn't cover damage resulting from secondary effects of an earthquake, such as a landslide, water damage, or fire.*** Explain that:
    - Damage and loss caused by fire may be covered by a standard homeowners or renters policy, even if the fire was caused by an earthquake.
    - Damage and loss caused by water is typically covered by a flood insurance policy, which may be purchased through the National Flood Insurance Program (FloodSmart.gov) or from private flood insurance companies.

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[1] A consumer survey conducted by the National Association of Insurance Commissioners (NAIC) suggests that this misapprehension is common (see pp. 37 and 41 of the NAIC report).

Explain the Deductible

Insurance clients may not be familiar with how an earthquake insurance deductible works. In Montana, the deductible is usually a percentage (typically 10–20%) of the insured amount, which may be the replacement value of the property. When speaking to clients and shoppers:

- Explain what the deductible is and how it works. Point out any separate deductibles, such as a deductible for contents or for a detached structure like a garage.
- Explain that the policyholder is responsible for paying for their repair and recovery expenses up to the amount of the deductible(s) before the insurance policy pays out.
- Explain that insurance purchasers can choose lower deductibles. Demonstrate how this choice may impact premiums and claim payments in different scenarios.

Examples to Illustrate:

"Understanding Earthquake Deductibles" in *A Consumer's Guide to Earthquake Insurance* (pp. 4–6) | The National Association of Insurance Commissioners offers an illustrated explanation.

A New Option for Disaster Insurance: Parametric | United Policyholders provides illustrations of both a deductible and how a parametric earthquake insurance policy might be applied toward paying the deductible of a conventional insurance policy.

For More Information….

- About insurance in Montana:
  - Commissioner of Insurance & Securities Office of the Montana State Auditor
- About earthquake insurance:
  - *Earthquake Insurance 101* (This free self-guided learning module discusses both residential and business coverage.) | CREW.org
- Free resources to help educate people about earthquake insurance:
  - educate.insureagainstearthquakes.org
  - *A Consumer's Guide to Earthquake Insurance* (PDF) | National Association of Insurance Commissioners
- About flood insurance: FloodSmart.gov
  - National Flood Insurance Program webpage for insurance agents
  - National Flood Insurance Program webpage for consumers

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Appendices

Appendix A. Acknowledgments

CREW would like to thank everyone who contributed their time and expertise to review and improve the content of this guide. In particular, we would like to acknowledge:

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